

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE
CARLOS MANUEL SANTOS SERRANO
xxx-xx-4625

Case No. 22-02969 ESL
Chapter 13

MOTION TO FILE AMENDED SCHEDULE "122C-2"

TO THE HONORABLE COURT:

Come now, debtor, Carlos Manuel Santos, through his undersigned attorney and respectfully avers and prays:

1. Debtor is filing amended Schedule "122C-2", dated December 28, 2022.
 - A. The amended Schedule 122C-2 is filed to correct information about debtor's Social Security income due to the fact that debtor has not reach full retirement age for Social Security purposes. Due to the fact of Debtor's recent job income, Social Security will deduct from Social Security monthly the following until debtor reach full retirement age:
 - 1) Social Security will deduct \$1.00 dollar for every \$2.00 earned during year 2022 after \$19,560.00 ;
 - 2) Social Security will deduct \$1.00 dollar for every \$3.00 earned during 2023 until debtor reach full retirement age after \$21,240.

income from April through September 2022. Also to include non-filing

WHEREFORE, Debtor moves this Honorable Court to take notice of Amended Schedule "122C-2", dated December 28, 2022.

**NOTICE AND RESPONSE TIME
TO ALL CREDITORS AND PARTIES IN INTEREST**

Within fourteen (14) days after service as evidenced bythe certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate

response to this paper with the clerks office of the United States Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the court, the interest of justice requires otherwise.

CERTIFICATION OF NOTICE: That this motion is being send through CM/ECF which will notify through electronic mailing the following recipients:

MONSITA LECAROZ ARRIBAS ustpregion21.hr.ecf@usdoj.gov

ALEJANDRO OLIVERAS RIVERA aorecf@ch13sju.com

ALEJANDRO OLIVERAS RIVERA (ENO) on behalf of Trustee ALEJANDRO OLIVERAS RIVERA aorecf@ch13sju.com

TERESA M LUBE CAPO on behalf of Creditor IRMA IVETTE MARTINEZ PEREZ lubeysoto@gmail.com, madelinesotopacheco@gmail.com;lubeysotoii@gmail.com

EDGAR ALBERTO VEGA RIVERA on behalf of Creditor BANCO POPULAR edvega@bppr.com, edgar.vega@popular.com

In Bayamón, Puerto Rico, this December 28, 2022.

/s/ Anibal Medina Rios
USDCPR #125611
Attorney for debtor
Urb. Santa Cruz
C23 Calle Marginal
Bayamón, P.R. 00961-6706
Tel: (787)460-6364
Email:medinalaw@gmail.com

Label Matrix for local noticing

0104-3

Case 22-02969-ESL13

District of Puerto Rico

Old San Juan

Wed Dec 28 23:17:01 AST 2022

US Bankruptcy Court District of P.R.
 Jose V Toledo Fed Bldg & US Courthouse
 300 Recinto Sur Street, Room 109
 San Juan, PR 00901-1964

BANCO POPULAR

PO BOX 9023593

SAN JUAN, PR 00902-3593

BMW Financial Services NA, LLC

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

ANIBAL MEDINA RIOS
 URB SANTA CRUZ
 C-23 CALLE MARGINAL
 BAYAMON PR 00961-6706

ATTORNEY GENERAL USA
 DEPT OF JUSTICE
 MAIN BLDG 5111
 10th AND PENNSYLVANIA AVE NW
 WASHINGTO DC 20530-0001

BANCO POPULAR DE PUERTO RICO
 BANKRUPTCY DEPARTMENT
 PO BOX 366818
 SAN JUAN PR 00936-6818

(p)BMW FINANCIAL SERVICES
 CUSTOMER SERVICE CENTER
 PO BOX 3608
 DUBLIN OH 43016-0306

BMW Financial Services Attn: Customer Accoun
 5550 Britton Parkway
 Hilliard, OH 43026-7456

BMW Financial Services NA, LLC
 c/o AIS Portfolio Services LLP
 4515 N. Santa Fe Ave.
 Oklahoma City, OK 73118-7901

CARLOS MANUEL SANTOS SERRANO
 Urb Country Club
 963 Calle Triguero
 San Juan, PR 00924-3339

CRIM
 PO Box 195387
 SAN JUAN PR 00919-5387

DEPARTMENT OF TREASURY
 BANKRUPTCY SECTION 424 B
 P.O. BOX 9024140
 SAN JUAN, PR 00902-4140

FIRST PREMIER BANK
 3820 N LOUISE AVE
 SIOUX FALLS SD 57107-0145

INTERNAL REVENUE SERVICE (IRS
 CENTRALIZED INSOLVENCY OP
 POST OFFICE BOX 7317
 PHILADELPHIA PA 19101-7317

IRMA I MARTINEZ PEREZ
 PO BOX 1024
 DORADO PR 00646-1024

IRMA IVETTE MARTINEZ PEREZ
 PO BOX 1024
 DORADO, PR 00646-1024

ISLAND FINANCE LLC
 PO BOX BOX 71504
 SAN JUAN PR 00939-0001

(p)JPMORGAN CHASE BANK N A
 BANKRUPTCY MAIL INTAKE TEAM
 700 KANSAS LANE FLOOR 01
 MONROE LA 71203-4774

JPMorgan Chase Bank, N.A.
 s/b/m/t Chase Bank USA, N.A.
 c/o Robertson, Anschutz, Schneid,
 Crane & Partners, PLLC
 6409 Congress Avenue, Suite 100
 Boca Raton, FL 33487-2853

(p)JEFFERSON CAPITAL SYSTEMS LLC
 PO BOX 7999
 SAINT CLOUD MN 56302-7999

LIGIA SANTOS TORRES
 PO BOX 6251
 CAGUAS PR 00726-6251

PR DEPT OF TREASURY
 BANKRUPTCY DIVISION 424-B OFFI
 PO BOX 9024140
 SAN JUAN PR 00902-4140

Premier Bankcard, LLC
 Jefferson Capital Systems LLC Assignee
 Po Box 7999
 Saint Cloud MN 56302-7999

SECRETARIO HACIENDA PR
 PO BOX 90241090
 SAN JUAN PR 00902

SECRETARIO JUSTICIA PR
 PO BOX 9020192
 SAN JUAN PR 00902-0192

TOYOTA CREDIT DE PR
 PO BOX 9786
 CEDARS RAPIDS IA 52409-0004

Toyota Credit de Puerto Rico
 PO Box 9013
 Addison, Texas 75001-9013

ALEJANDRO OLIVERAS RIVERA
 ALEJANDRO OLIVERAS CHAPTER 13 TRUS
 PO BOX 9024062
 SAN JUAN, PR 00902-4062

ANIBAL MEDINA RIOS
 ANIBAL MEDINA RIOS LAW OFFICE
 C 23 CALLE MARGINAL
 URB SANTA CRUZ
 BAYAMON, PR 00961-6706

MONSITA LECAROZ ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN OH 43016

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON DE 19850

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud MN 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)BANCO POPULAR DOMINICANO
AVENIDA BOLIVAR #315
DISTRITO NACIONAL RD 10205

(u)CONSTRUCTORA EMPIRE SRL
CALLE MIGUEL ANGEL MONCLUS #1
MIRADOR NORTE
DISTRITO NACIONAL
SANTO DOMINGO, R.D. 1014

(d)CARLOS MANUEL SANTOS SERRANO
URB COUNTRY CLUB
963 CALLE TRIGUERO
SAN JUAN, PR 00924-3339

(d)IRMA IVETTE MARTINEZ PEREZ
PO BOX 1024
DORADO, PR 00646-1024

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	4
Total	34

Fill in this information to identify your case:

Debtor 1	CARLOS First Name	MANUEL Middle Name	SANTOS SERRANO Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO			
Case number (if known)	22-02969 ESL		

 Check if this is an amended filing**Official Form 122C-2****Chapter 13 Calculation of Your Disposable Income****04/22**

To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. **\$1,410.00**
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person	\$75.00
7b. Number of people who are under 65	X 1
7c. Subtotal. Multiply line 7a by line 7b.	\$75.00 Copy here → \$75.00

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person	\$153.00
7e. Number of people who are 65 or older	X 1
7f. Subtotal. Multiply line 7d by line 7e.	\$153.00 Copy here → + \$153.00 Copy here → \$228.00
7g. Total. Add lines 7c and 7f.....	\$228.00

Debtor 1

CARLOS MANUEL SANTOS SERRANOCase number (if known) 22-02969 ESL**Local Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- **Housing and utilities -- Insurance and operating expenses**
- **Housing and utilities -- Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities -- Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. **\$651.00**

9. Housing and utilities -- Mortgage or rent expenses:

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. **\$873.00**

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment	
<u>BANCO POPULAR DOMINICANO</u>	<u>\$1,600.00</u>	
	+	
9b. Total average monthly payment	\$1,600.00	Copy here → - \$1,600.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$0.00	Copy here →	\$0.00
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10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** **\$743.00**

Explain why: _____

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- 0. Go to line 14.
- 1. Go to line 12.
- 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area. **\$315.00**

Debtor 1 CARLOS MANUEL SANTOS SERRANO

Case number (if known) 22-02969 ESL

- 13. Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: Toyota Corolla 201 SE

13a. Ownership or leasing costs using IRS Local Standard. \$588.00

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
<u>TOYOTA CREDIT DE PR</u>	<u>\$584.00</u>
+ _____	
Total average monthly payment	<u>\$584.00</u>
	Copy here → - \$584.00
Repeat this amount on line 33b.	
Copy net Vehicle 1 expense here → \$4.00	
\$4.00	
_____ \$4.00	

13c. Net Vehicle 1 ownership or lease expense.
Subtract line 13b from line 13a. If this number is less than \$0, enter \$0. \$4.00

Vehicle 2 Describe Vehicle 2:

13d. Ownership or leasing costs using IRS Local Standard.

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
_____	_____
_____	_____
Total average monthly payment	<u>_____</u>
	Copy here → - _____
Repeat this amount on line 33c.	
Copy net Vehicle 2 expense here → \$0.00	
\$0.00	

13f. Net Vehicle 2 ownership or lease expense.
Subtract line 13e from 13d. If this number is less than \$0, enter \$0. \$0.00

- 14. Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation. \$0.00
- 15. Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation. \$0.00

Debtor 1 **CARLOS MANUEL SANTOS SERRANO**

Case number (if known) **22-02969 ESL**

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

- | | |
|---|--|
| <p>16. Taxes: The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, Social Security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes.</p> <p>17. Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.</p> <p>18. Life insurance: The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.</p> <p>19. Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.</p> <p>20. Education: The total monthly amount that you pay for education that is either required:
 <input checked="" type="checkbox"/> as a condition for your job, or
 <input checked="" type="checkbox"/> for your physically or mentally challenged dependent child if no public education is available for similar services.</p> <p>21. Childcare: The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education.</p> <p>22. Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25.</p> <p>23. Optional telephones and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.</p> | <p><u>\$1,509.48</u></p> <p><u>\$0.00</u></p> <p><u>\$0.00</u></p> <p><u>\$3,500.00</u></p> <p><u>\$0.00</u></p> <p>\$300.00</p> <p>\$117.00</p> <p>\$270.00</p> |
|---|--|
- 24. Add all of the expenses allowed under the IRS expense allowances.**
- Add lines 6 through 23.

\$9,047.48

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

- 25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance	<u>\$0.00</u>
Disability insurance	<u>\$0.00</u>
Health savings account	<u>\$0.00</u>
Total	<u>\$0.00</u>

Copy total here → **\$0.00**

Do you actually spend this total amount?

No. How much do you actually spend? _____
 Yes

- 26. Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).
- 27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential.

\$0.00

\$0.00

Debtor 1 CARLOS MANUEL SANTOS SERRANO Case number (if known) 22-02969 ESL

28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$189.58

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment.

30. Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). + \$0.00

Do not include any amount more than 15% of your gross monthly income.

32. Add all of the additional expense deductions. \$189.58
Add lines 25 though 31.

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Average monthly payment

Mortgages on your home

33a. Copy line 9b here..... \$1,600.00

Loans on your first two vehicles

33b. Copy line 13b here..... \$584.00

33c. Copy line 13e here..... \$0.00

33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

No _____

Yes _____

No _____

Yes _____

No _____

Yes _____

33e. Total average monthly payment. Add lines 33a through 33d..... \$2,184.00

Copy total here \$2,184.00

Debtor 1 **CARLOS MANUEL SANTOS SERRANO**

Case number (if known) **22-02969 ESL**

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
		÷ 60 =	
		÷ 60 =	
		÷ 60 =	+ _____
		Total	\$0.00
			Copy total here → \$0.00

35. Do you owe any priority claims--such as a priority tax, child support, or alimony--that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims..... **\$15,970.00** ÷ 60 = **\$266.17**

36. Projected monthly Chapter 13 plan payment

\$350.00

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X **8.4 %**

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$29.40

Copy total here →

\$29.40

37. Add all of the deductions for debt payment.

Add lines 33e through 36.

\$2,479.57

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances..... **\$9,047.48**

Copy line 32, All of the additional expense deductions..... **\$189.58**

Copy line 37, All of the deductions for debt payment..... **+ \$2,479.57**

Total deductions

\$11,716.63

Copy total here →

\$11,716.63

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period. **\$7,616.87**

Debtor 1 **CARLOS MANUEL SANTOS SERRANO**

Case number (if known) **22-02969 ESL**

40. Fill in any reasonably necessary income you receive for support for dependent children.

The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part 1 of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.

41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement

plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).

\$0.00

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).

Copy line 38 here..... → **\$11,716.63**

43. Deduction for special circumstances. If special circumstances justify additional

expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
_____	_____
_____	_____
_____	_____
+	+
Total	\$0.00
	Copy here → + \$0.00

44. Total adjustments. Add lines 40 through 43..... → **\$11,716.63** Copy here → - **\$11,716.63**

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.

-\$4,099.76

Part 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input checked="" type="checkbox"/> 122C-1	9	SS will deduct \$1 for every \$2.00 earned until 2023/07		<input type="checkbox"/> Increase	_____
<input type="checkbox"/> 122C-2	****	Debtor will reach full retirement age on September 2023.		<input checked="" type="checkbox"/> Decrease	_____
<input type="checkbox"/> 122C-1	****	For year 2022 Social Security will deduct \$1 per every \$2.00 earned earned in excess of \$19,560.00. Will deduct \$1 per every \$3.00 for		<input type="checkbox"/> Increase	_____
<input type="checkbox"/> 122C-2	_____	year 2023 in excess of \$21,240.0		<input type="checkbox"/> Decrease	_____
<input type="checkbox"/> 122C-1	_____			<input type="checkbox"/> Increase	_____
<input type="checkbox"/> 122C-2	_____			<input type="checkbox"/> Decrease	_____
<input type="checkbox"/> 122C-1	_____			<input type="checkbox"/> Increase	_____
<input type="checkbox"/> 122C-2	_____			<input type="checkbox"/> Decrease	_____

Debtor 1 CARLOS MANUEL SANTOS SERRANO

Case number (if known) 22-02969 ESL

Part 4: Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

X

CARLOS MANUEL SANTOS SERRANO, Debtor 1

Signature of Debtor 2

Date 12/28/2022

MM / DD / YYYY

Date

MM / DD / YYYY